



JANUARY 2023



Cyber Attack Continues to Impact Local Records Offices Across the Country

excerpted from [Government Technology 1/10/23](#)

The Onondaga County (NY) Clerk's office is back offline again as its computer management system vendor struggles to restore services for the county and hundreds of other governments across the nation after a cyber attack.

Onondaga County Clerk Lisa Dell said the county can't record house closings, deeds or mortgages because they can't search last minute judgements or a lien on a property. New businesses can't be taken in because the office can't search the system to see if there are other businesses with a similar name.

Cott Systems Inc., the third-party vendor, notified the clerk's office on Dec. 26 that it detected potentially malicious files and shut down all of its servers to find the source of the problem. Cott serves about 400 local governments across 21 states. The vendor said it found it was a target of an organized cyber attack. Cott has since contacted the FBI. The federal authorities have been investigating the group responsible for the attack, according to Cott. ([Read complete article.](#))

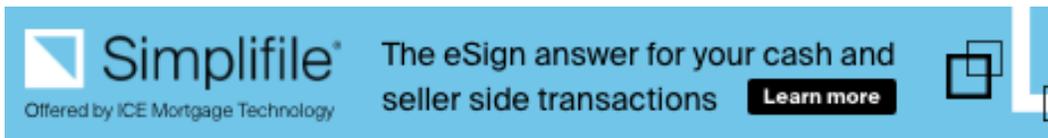


PRIA Local News

Happy 2023 all! December 2022 closed out with the **Upper Peninsula - Michigan** Chapter holding their meeting on December 8, 2022. We look forward to seeing many Chapters - new and old - holding meetings this year, starting with January meetings in **Central Florida** on 1/24/23 and **Upstate South Carolina** on 1/19/23.

The PRIA Local Challenge continues into 2023. Anyone starting or re-starting a **PRIA Local chapter** in their area and holding at least one meeting will receive a **PRIA membership** for a non-member chapter participant.

Feel free to use the **PRIA Local resources** online to educate others in your community. We hope you will become a part of the **PRIA Local LinkedIn group** where you'll find information about upcoming PRIA Local meetings, PRIA news and products, and national news/trends in the real property records industry.



PRIA Educational Opportunities

Winter Symposium 2023 - "Rising Above: Thriving in a New Era"

Registration is open for PRIA's Winter Symposium in Phoenix, Arizona from February 21-23, 2023. The format is once again both virtual and in-person with sessions covering topics such as indexing practices, an introductory session on crypto and how it could impact the recorders office, and a GIS Case Study in Oklahoma County, Oklahoma. And back by popular demand, the Soapbox Session is returning as a general session slot. The second day of the conference will include multiple breakout sessions including indexing document types, fraud notifications and more. See the full program and more information on the [PRIA website](#).

Upcoming PRIA Webinars

Registration is open for the January PRIA sponsored webinar. The January Webinar: **eNotary Frequently Asked Questions (FAQs)**, will be on Thursday, January 19, 3 p.m., ET. Both webinars are FREE to PRIA members, and \$25 for non-members.



Join PRIA and Receive One Complimentary Registration to the 2023 Winter Symposium!

PRIA's **2023 Winter Symposium** is scheduled for February 21-23, 2023 in Phoenix! If you are in Arizona or a neighboring state (CO, NM, NV, UT) - and not a PRIA member - would you like a complimentary registration to attend this conference? If you join PRIA now, with prorated dues of just 75 percent of the full year cost, we'll throw in one complimentary conference registration for someone in your office – for either in-person or virtual participation. Now that's an offer that's hard to refuse!

What's in it for you?

- **Monthly webinars** complimentary to members covering a variety of topics affecting the property records industry and the way in which you conduct business.
- **Zooming-In** sessions designed to give you answers to your most pressing questions. These 30-minute conversations are quick learning opportunities and free for members.
- **Members-only access** to past webinar recordings, conference presentations and other information deemed applicable for members only.
- **A Legislative News** section on the website, updated weekly, while state legislatures are in session, with the latest information about electronic and remote notarization, along with other issues affecting the property records industry.
- **A Learning Management System** introduced in 2020 now contains five educational modules, which are available to PRIA members.
- **A Community Forum** offering a way to ask questions of fellow members, express opinions on different topics and exchange ideas.
- **Opportunities** to work with the brightest minds in the industry to improve and enhance the functionality of the property records industry through committee or

work group participation.

Join Now, Save and Take Advantage of What PRIA Can Offer You!

A membership application is [embedded](#) or visit www.pria.us/join. If you have any questions, don't hesitate to call the PRIA office at 919.459.2081 or send an email to csa@pria.us. We look forward to hearing from you.

On Behalf of the PRIA Membership Committee,

Lindsay Laufersweiler, Webster Co., IA
Liz Kelly, Black Knight, Ernst Fee Service

Title Insurance Market Reflecting Changes in Real Estate

excerpted from DS News 12/21/22

As more and more data comes in, the real estate pullback is now becoming evident in real estate-related markets which are now posting lower numbers, as is the case with title insurance, as American Land Title Association (ALTA) are reporting numbers are down 20.6% in the third quarter of 2022 compared to numbers posted a year earlier. All in all, the title insurance industry generated \$5.4 billion in title insurance premiums.

"Results of the latest quarter reflect headwinds from higher interest rates that have resulted in a significant drop in home sales and mortgage refinances the past several quarters," said Diane Tomb, ALTA's chief executive officer. "While the housing market remains in a cyclical downturn, ALTA members will continue to deliver a valuable service and insurance product. Title insurance is the best option to reduce risk and protect property rights for consumers and lenders." ([Read complete article.](#))

County Expands Existing Fraud Notification Program

excerpted from SCV News 1/9/23

Los Angeles County has come together to launch an innovative program that will keep homeowners advised when activity occurs on an individual's property by using registrants' email addresses.

The Property Owner e-Notification AlertHo is an extension of the County's existing Fraud Notification Program, which informs property owners of recorded activity on their property. The Los Angeles County Assessor's Office along with the County Registrar-Recorder/County Clerk and the County Dept. of Consumer and Business Affairs have joined forces to offer this innovative tool that expedites the notification process to a property owner using their registered email address. ([Read complete article.](#))

HUD Announces New Steps to Combat Racial Bias in Appraisals

excerpted from MReport 1/12/23

The Brookings Institute recently hosted Housing and Urban Development (HUD) Secretary Marcia L. Fudge where she announced, that through the Federal Housing Administration (FHA), she is creating a process that people seeking FHA financing can use to request a review of their appraisal if they believe the results may have been influenced by racial bias.

This process, called a “Reconsideration of Value” or ROV, solidifies the processes that lenders must follow when a borrower applies for the program should they believe their residential property valuation was influenced by unlawful discrimination.

“HUD is committed to making the appraisal process fair nationwide. We must eliminate bias in home valuations so that everyone can equally reap the benefit of wealth—and intergenerational wealth—that come along with homeownership,” said HUD Secretary Marcia L. Fudge. “This announcement is an important step forward in rooting out appraisal bias in this country.” ([Read complete article.](#))

National Archives Broadens Records Retention Guidance to Include Text Messages

excerpted from Fed Scoop 1/10/23

The National Archives and Records Administration has widened its digital records retention guidance for federal government agencies to include other forms of electronic messaging such as text messages. In a bulletin issued Jan. 5, the federal agency set out new rules requiring the preservation of all communication about government business on electronic messaging systems.

Electronic messaging systems are defined as systems that “allow users to send communications in real-time or for later viewing,” and explicitly include texts, chats and instant messages.

“This bulletin recognizes that the use of additional types of electronic messaging often now replaces conversations previously occurring over email,” NARA said in the fresh guidance. ([Read complete article.](#))

ALTA NEWS - Latest on Risks of Alternatives to Title Insurance and Housing Accessibility

excerpted from ALTA Update, by Diane Tomb, ALTA CEO, 1/6/23

“Those in the title and settlement services industry know how owning a home builds wealth, and the best way to protect that investment is with title insurance. In a recent article for [HousingWire](#), I highlighted why title insurance has been a trusted product for over a century. The article explains that title insurance is a comprehensively regulated product, how the upfront curative work helps reduce the risk of claims and the difference between a homeowner’s and a lender’s policy. I encourage you to check it out and share with your customers and clients. It’s important we constantly provide education and information about the benefits of title insurance and protects most Americans’ greatest investment — their home.

To help increase accessibility to homeownership in underserved communities, Rocket Mortgage [announced](#) the launch of a special-purpose credit program called Purchase Plus. The program provides up to \$7,500 in credits for first-time homebuyers to use toward their mortgage costs. According to the company, the program is available in specific census tracts across six major cities where potential homebuyers could benefit the most—Atlanta, Baltimore, Chicago, Detroit, Memphis and Philadelphia.

Other lenders such as Bank of America also have [launched](#) programs to help members of predominantly minority communities buy their first homes. The program—called the Community Affordable Loan Solution — will be available to certain markets including majority Black and/or Hispanic/Latino neighborhoods, in Charlotte, N.C.; Dallas; Detroit; Los Angeles; and Miami. [AJ Barkley](#), who heads up BofA’s program, says helping create first-generation homeowners is rewarding. Through the end of September, the program

had helped nearly 38,000 people access homeownership through allocating \$9.9 billion in loans to these homeowners and \$370 million in grants, according to a Bank of America spokesperson. Separately, BofA has made a \$15 billion community homeownership commitment to help individuals and families purchase affordable homes by 2025.

These are wonderful programs and I encourage you to work with your lender customers to explore ways to help increase the potential of homeownership in underserved communities and help change the trajectory of families across the country.

ALTA continues to engage with the Federal Housing Finance Agency (FHFA), Fannie Mae, Freddie Mac, lenders and state regulators about the risks alternative title insurance products including certain attorney opinion letters (AOLs) present to lenders and consumers."

Any Other Topics You'd Like to See in the PRIA Local Newsletter? Please Contact Us Anytime

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PRIA Local LinkedIn

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